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|---|--|---------------------------------------|
| UTILITY APPLICATION | Attorney Docket No.: 1DATA.096A | 22264 U.S. PTO 10731038 |
| | First Named Inventor: Lisa C. Tidwell | |
| | Title: SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING RECONCILIATION INFORMATION | |
| | Express Mail Label No.: EV 319020416 | |
| Direct all correspondence to Customer No.: 20995 | | Date: December 9, 2003 Page 1 of 2 |



Mail Stop Patent Application

United States Patent and Trademark Office

PO Box 1450

Alexandria, VA 22313-1450

The following enclosures are transmitted herewith to be filed in the patent application of:

Inventor(s):

- | | |
|----------------------|------------------------|
| 1. Lisa C. Tidwell | 2. Amy L. Swift |
| 3. Cassandra Mollett | 4. Mark Wallin |
| 5. Lance D. Pate | 6. Charles R. Williams |

APPLICATION ELEMENTS:

- (X) Specification in 94 pages.
- (X) Drawings in 23 sheets.
- (X) Declaration by Inventors in 6 pages.

Originally signed

OTHER APPLICATION PARTS:

- (X) Recordation form cover sheet and Assignment in 4 total pages (cover sheet & assignments).
- (X) Power of attorney form and copy of assignment in 5 pages.
- (X) Return prepaid postcard.



16569 U.S. PTO

UTILITY APPLICATION

Attorney Docket No.: 1DATA.096A

First Named Inventor: Lisa C. Tidwell

Title: **SYSTEMS AND METHODS FOR ASSESSING THE
RISK OF A FINANCIAL TRANSACTION USING
RECONCILIATION INFORMATION**

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FILING FEES:

| FEE CALCULATION | | | | |
|--------------------|-------------|--------------|----------------------|---------------|
| FEE TYPE | | FEE CODE | CALCULATION | TOTAL |
| Basic Utility | | 1001 (\$770) | | \$770 |
| Non-English Spec. | | 1053 (\$130) | | \$0 |
| Recordation Fee | | 8021 (\$40) | 1 x 40 = | \$40 |
| Excess Claims > 20 | 26 - 20 = 6 | 1202 (\$18) | 6 x 18 = | \$108 |
| Independent > 3 | 9 - 3 = 6 | 1201 (\$86) | 6 x 86 = | \$516 |
| Multiple Claim | | 1203 (\$290) | | \$0 |
| | | | TOTAL FEE DUE | \$1434 |

(X) A check in the amount of **\$1,434** to cover the Total Fee Due is enclosed.

The Commissioner is hereby authorized to charge any additional fees which may be required, now or in the future, or credit any overpayment to Account No. 11-1410.

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MAIL STOP PATENT APPLICATION
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

Attorney Docket No.: 1DATA.096A

Applicants : Tidwell, et al.

For : SYSTEMS AND METHODS FOR
ASSESSING THE RISK OF A FINANCIAL
TRANSACTION USING RECONCILIATION
INFORMATION

Agent : Nira M. Brand


"Express Mail"
Mailing Label No. : EV 319020416 US

Date of Deposit : December 9, 2003

I hereby certify that the accompanying

Transmittal letter; Specification in 94 pages; 23 Sheets of Drawings;
SIGNED Declaration by Inventor in 2 pages; Recordation Form Cover
Sheet and Assignment in 4 pages; Power of Attorney by Assignee and
copy of Assignment in 5 pages; Checks for Filing Fees; Return Prepaid
Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Nelson Merida

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